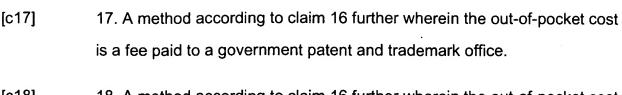
Claims

- [c1] 1. A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm.
- [c2] 2. A method according to claim 1 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c3] 3. A method according to claim 1 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c4] 4. A method according to claim 1 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c5] 5. A method according to claim 1 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c6] 6. A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm.
- [c7] 7. A method according to claim 6 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c8] 8. A method according to claim 6 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c9] 9. A method according to claim 6 further wherein the out-of-pocket cost is

financed by a financing organization independent of the law firm.

- [c10] 10. A method according to claim 6 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c11] 11. A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm; and the service provider receiving a payment from the law firm for the services rendered in connection with the separate charge.
- [c12] 12. A method according to claim 11 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c13] 13. A method according to claim 11 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c14] 14. A method according to claim 11 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c15] 15. A method according to claim 11 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c16] 16. A method comprising: a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm; and the service provider receiving a payment from the law firm for the services rendered in connection with the separate charge.



- [c18] 18. A method according to claim 16 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c19] 19. A method according to claim 16 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c20] 20. A method according to claim 16 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c21] 21. A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm.
- [c22] 22. A method according to claim 21 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c23] 23. A method according to claim 21 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c24] 24. A method according to claim 21 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c25] 25. A method according to claim 21 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c26] 26. A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein each separate charge

relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm.

- [c27] 27. A method according to claim 26 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c28] 28. A method according to claim 26 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c29] 29. A method according to claim 26 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c30] 30. A method according to claim 26 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c31] 31. A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm; and receiving a payment from the law firm for the services rendered in relation to the separate charges billed to the law firm.
- [c32] 32. A method according to claim 31 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c33] 33. A method according to claim 31 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c34] 34. A method according to claim 31 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c35] 35. A method according to claim 31 further wherein the separate charge

is determined prior to a transfer of funds to pay the out-of-pocket cost.

- [c36] 36. A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; herein each separate charge relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm; and receiving a payment from the law firm for the services rendered in relation to the separate charges billed to the law firm.
- [c37] 37. A method according to claim 36 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c38] 38. A method according to claim 36 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c39] 39. A method according to claim 36 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c40] 40. A method according to claim 36 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c41] 41. A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge relates to a cost associated with financing the respective out-of-pocket cost incurred by the law firm; and receiving payment from the law firm for the services rendered in relation to transactions involving the financing of the respective out-of-pocket cost incurred by the law firm.
- [c42] 42. A method according to claim 41 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

- [c43] 43. A method according to claim 41 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c44] 44. A method according to claim 41 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c45] 45. A method according to claim 41 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c46] 46. A method comprising: billing a law firm a separate charge in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; wherein each separate charge relates to a to a loan of funds to pay the respective out-of-pocket cost incurred by the law firm; and receiving payment from the law firm for the services rendered in relation to transactions involving the financing of the respective out-of-pocket cost incurred by the law firm.
- [c47] 47. A method according to claim 46 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c48] 48. A method according to claim 46 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c49] 49. A method according to claim 46 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c50] 50. A method according to claim 46 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c51] 51. Apparatus comprising one or more computer systems programmed to: determine a service fee for services rendered by a service provider providing services to a law firm in relation to separate charges assessed

for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein the one or more computers are further programmed to determine each separate charge as a function of a cost associated with funding the respective out-of-pocket cost incurred by the law firm.

- [c52] 52. Apparatus comprising one or more computer systems programmed to: determine a service fee for services rendered by a service provider providing services to a law firm in relation to separate charges assessed for each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein the one or more computers are further programmed to determine each separate charge as a function of a financing activity associated with funding the respective out-of-pocket cost incurred by the law firm.
- [c53] 53. Apparatus comprising one or more computer systems programmed to: determine a separate charge to bill a law firm in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein the one or more computers are further programmed to determine each separate charge as a function of a cost associated with funding the respective out-of-pocket cost incurred by the law firm.
- [c54] 54. Apparatus comprising one or more computer systems programmed to: determine a separate charge to bill a law firm in relation to each of a plurality of out-of-pocket costs incurred by the law firm for one or more clients of the law firm; and wherein the one or more computers are further programmed to determine each separate charge as a function of a financing activity associated with funding the respective out-of-pocket cost incurred by the law firm.